



Dear City of Gulf Shores Resident:

The Building Department of The City of Gulf Shores, Alabama is providing this information to the residents as part of a public outreach program. If you have any questions or would like additional information about your Elevation Certificate, flood risk, insurance, mitigation or a flood zone determination for your property, contact your floodplain administrator Brandan Franklin in the City of Gulf Shores Building Department. Copies of Elevation Certificates, information on insurance, mitigation and flood zone determinations are provided free of charge. The City has three Certified Floodplain Managers on staff to assist you.

Brandan Franklin, CBO, CFM

**FLOODPLAIN ADMINISTRATOR / EMERGENCY MANAGEMENT COORDINATOR**

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(251) 968-1150

### **What is the Local Flood Hazard?**

The City of Gulf Shores is a great place to visit and an even better place to live. With the pristine beaches, the peaceful lagoons and the back bays, the City is a “waterway” of living. Unfortunately, the City is subject to tropical storm events and subtropical climate that can bring heavy rainfall with the potential to cause flash flooding to low-lying areas. As a beach community, the City’s position on the shoreline places its citizens and the built environment at risk for flooding from storm surge not only from the Gulf of Mexico but also from Little Lagoon, Oyster Bay and other nearby water bodies. If you live in a Special Flood Hazard Area (SFHA) and/or are subject to coastal flooding within the police jurisdiction of Gulf Shores and are in close proximity to a waterway, the following information and suggested activities are important to you.

Flood Safety

1. Review your insurance policies and coverage with your local agent.
2. Be certain that you are properly covered and your coverage includes protection against flood and wind.
3. Inventory all personal property. Prepare a list, including item descriptions and photos of articles of personal value. Store documents and important papers in waterproof containers or secure them in a safety deposit box.
4. Familiarize yourself with local broadcast station 105.7 f.m. WCSN for forecasts and emergency instructions. Be knowledgeable of the evacuation route and shelters available to you

and have plans for all family members as to how to evacuate and where to meet if split up in an emergency. Emergency information can be received by calling the Baldwin County Severe Weather Bulletin Board @ 251-947-1150 or Gulf Shores information line @ 251-968-2425. Also, in the event that an evacuation is ordered or if flooding is imminent, the City will advise you through our reverse 911 system that will call your home with recorded details and evacuation information. Please heed all evacuation notices.

5. Be prepared to perform simple first aid techniques and have adequate first aid supplies available.

6. Be sure that your preparation includes: non-preparatory / non-perishable food supplies, personal medication, battery operated lights and radios, battery supplies, sanitary supplies, fresh bottled drinking water, sleeping bags or blankets and proper clothing.

7. Keep your car serviced with a full tank of gas. If packing supplies for travel, be sure to include a map.

8. Make arrangement for pets.

9. Evacuate when told to do so.

10. If evacuation becomes necessary, be sure that all utility services at the main connection are turned off.

11. Avoid all flooded areas, do not try to drive or walk through flooded roads or paths. If your car becomes stalled in a flooded area, abandon the vehicle and seek high ground immediately.

12. If evacuating to a shelter facility, be sure to take along your own supplies and important documents. Be willing to assist shelter workers as needed. Do your part to maintain the cleanliness and sanitation of the facility. Remember that during a hurricane there will be a great deal of problems that emergency personnel will be faced with. Remaining calm and compliant is essential in emergency situations.

### **Flood Insurance Program History**

The City of Gulf Shores revised and adopted the Flood Damage Prevention Ordinance No.1575 in July 2009 after review from FEMA. Its purpose is to promote the public health, safety and general welfare of the community and to minimize public and private losses due to flood conditions in specific areas. This ordinance can be found on the city's web site at [www.gulfshoresal.gov](http://www.gulfshoresal.gov) or at the city's building department. The City also adopted Ordinance 1349 in July 2005, Supplemental requirements for Residential and Commercial Construction. This ordinance can also be found on our website or in the building department.

### **Flood Plain Boundary Maps**

A Special Flood Hazard Area (SFHA) determination can be obtained for specific properties from the Building Department at your request. Also, floodplain maps are available for viewing at the Building Department or on the web at <http://msc.fema.gov/portal> .

Remember that flood insurance is not included in a standard business or homeowner policy. You can protect your business, home and their contents through the National Flood Insurance Program. Coverage for both structure and contents should be acquired because there can be more damage to the contents than the structure. Renters can buy contents coverage even if the owner does not insure the structure. There is a 30 day waiting period before the policy becomes effective.

Flood insurance is required by law in order to obtain federally secured financing to buy, build, or renovate a structure located in a flood hazard area. This financing includes federal grants, FHA and VA loans, and most conventional mortgage loans.

The City of Gulf Shores is a participant in the National Flood Insurance Program (NFIP) - Community Rating System, a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. Flood insurance premiums are discounted to reflect the reduced flood risk resulting from community actions. The City of Gulf Shores has a class rating of 8, meaning that property owners within the police jurisdiction are entitled to a flood insurance discount of approximately 10% overall on all flood insurance policies.

#### **IMPORTANT NOTICE**

Please check your flood insurance policy to be sure you are getting the **Community Rating System (CRS) Premium Reduction Credit**. If not, contact your insurance agent immediately. The current discount available to residents whose property lies within the police jurisdiction of the City of Gulf Shores, Alabama is 10%.

#### **Property Protection Measures**

For those homes and businesses built before floodplain regulations were in effect, there are several methods available to reduce the risk of flooding. It is recommended that you consider retrofitting and/or undertaking property protection measures to protect your building, family and yourself. Recognizable approaches to retrofitting may be the following:

- Elevation of the structure above flood protection levels, per the Flood Damage Prevention Ordinance.
- Relocation of building.
- Demolition of building.
- Flood proofing the building with water tight floors and wall systems, for non-residential buildings.

Even if insurance covers a loss, the disruption and loss of irreplaceable items can be devastating. Several informative brochures may be checked out at the local library and copies can be obtained free from FEMA. You may consider flood proofing and/or raising your building to a minimum of 2 feet above base flood levels if your property is located in an A-Zone or a minimum of 3 feet above base flood levels if located in a V-Zone. Also, ask your plumber about a valve to prevent sewer back-up. These measures are often called retrofitting. Keep materials like sandbags, plywood, plastic sheeting and lumber handy for emergency waterproofing. Remember that drainage ditches perform much better when kept clear of brush and debris.

Before a disaster, the Pre-Disaster Mitigation-Competitive (PDM-C) and the Flood Mitigation Assistance (FMA) mitigation grant programs may assist in funds to elevate a structure or participate in other projects that help a community become flood-resistant and increase compliance with the local floodplain ordinance. Following a disaster, programs that can help to

fund recovery include: Hazard Mitigation Grant Program (HMGP), Flood Mitigation Assistance (FMA), Small Business Administration (SBA) loans, Community Development Block Grants (CDBG) and (most common) Increased Cost of Compliance (ICC) coverage.

### **Drainage Maintenance**

The City of Gulf Shores Public Works Department maintains the City's ditches and drainage systems. It is illegal in the City of Gulf Shores to dump any type of debris into a canal or drainage ditch. This debris can become entangled in culverts and shallow ditches and canals causing the flow of water to back up. Citizens should be aware of the condition of ditches and drainage structures in and around their property. All ditches and canals should remain free of debris, foliage and vegetation that would impede the flow of water. Debris dumping should be immediately reported to the City of Gulf Shores Public Works Department @ 251-968-1155.

### **Flood Insurance Rate Maps (FIRM)**

Since 1978, new homes and businesses located in floodplains have been reviewed for compliance with the City of Gulf Shores Flood Damage Prevention Ordinance . In order for a community to offer flood insurance through the National Flood Insurance Program (NFIP), the local government is required to enforce certain minimum regulations on development in the floodplain. Base Flood Elevations and Flood Zones are taken from the legally adopted Flood Insurance Rate Maps (FIRM's) published by FEMA for the National Flood Insurance Program. This management of the floodplain is done to ensure that flooding problems do not increase and to work towards the reduction of the risk of flooding. This program is implemented by the City of Gulf Shores Building Department.

### **Substantial Improvement**

The National Flood Insurance Program (NFIP) requires that any reconstruction, addition, or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure before the start of construction of the improvement, must conform or meet the same construction requirements as a new building and meet the requirements of the Flood Damage Prevention Ordinance.

#### **Substantial Damage**

Substantial damage means damage of any origin sustained by a building or structure when the cost of resorting the building to its pre-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred. Substantial damage is determined regardless of the actual repair work performed.

#### **Permit Requirements**

Before beginning construction, it is required that you apply for a permit at the Building Department located at 205 Clubhouse Drive; 251-968-1150. During the review of your new construction, our staff will help you build a safe project and comply with local flood plain policies. This information could save you time and money.

**Contact the Building Department with any question regarding this information: (251)968-1150.**